

RECORD AND RETURN TO:

21  
BANK OF AMERICA, N.A., SUCCESSOR BY  
MERGER TO BAC HOME LOANS SERVICING, LP  
FKA COUNTRYWIDE HOME LOANS SERVICING,  
LP ON BEHALF OF WELLS FARGO BANK, N.A.,  
AS SUCCESSOR TO WACHOVIA BANK, N.A., AS  
SUCCESSOR TO FIRST UNION NATIONAL BANK.  
4500 AMON CARTER BLVD  
FORT WORTH, TEXAS 76155  
DHGW FILE NO. 63108G  
TS No.: 11 -0054325  
TSG No.:  
PARCEL No.: 10642008000021.00

SPACE ABOVE THIS LINE FOR RECORDER'S

PREPARED BY:

RECONTRUST COMPANY, N.A. AND  
DYKE, HENRY, GOLDSHOLL &  
WINZERLING, P.L.C.  
415 N. MCKINLEY, STE. 555  
LITTLE ROCK, AR 72205  
501-661-1000

**SUBSTITUTE TRUSTEE'S DEED**

GRANTOR:

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
4500 AMON CARTER BLVD  
FORT WORTH, TEXAS 76155  
Telephone No. (800) 281-8219

GRANTEE:

BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA  
COUNTRYWIDE HOME LOANS SERVICING, LP ON BEHALF OF WELLS FARGO BANK, N.A., AS  
SUCCESSOR TO WACHOVIA BANK, N.A., AS SUCCESSOR TO FIRST UNION NATIONAL BANK.  
400 National way  
SIMI VALLEY, CA 93065  
Telephone No. (800) 669-6650

THE REAL PROPERTY WHICH IS THE SUBJECT OF THIS CONVEYANCE IS DESCRIBED AS FOLLOWS:

LOT 21, SECTION A, HUNTER'S CREEK SUBDIVISION, SITUATED IN SECTION 20,  
TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT  
THEREOF RECORDED IN PLAT BOOK 68, PAGE 8, IN THE OFFICE OF THE CHANCERY  
CLERK OF DESOTO COUNTY, MISSISSIPPI.

KNOW ALL MEN BY THESE PRESENT:

WHEREAS, on May 23, 2006, ROBERTO CRUZ AND STARLA CRUZ, HUSBAND AND WIFE  
executed a Deed of Trust to LENDER'S TITLE & ESCROW, LLC as Trustee, with MORTGAGE ELECTRONIC

REGISTRATION SYSTEMS, INC ACTING SOLEY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded as Instrument No. 20060222 in Book 2487 at Page 647 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was re-filed on July 3, 2006 and re-recorded in Book 2508 at Page 545 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC ACTING SOLEY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC assigned said Deed of Trust to BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP pursuant to an Assignment of Deed of Trust recorded in Book 3322 at Page 256 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3322 at Page 258 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did on September 1, 2011, within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED SEVENTY-ONE THOUSAND AND 00/100 DOLLARS (\$171,000.00), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ON BEHALF OF WELLS FARGO BANK, N.A., AS SUCCESSOR TO WACHOVIA BANK, N.A., AS SUCCESSOR TO FIRST UNION NATIONAL BANK., the afore-described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi.

I hereby convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 20 day of Sept, 2011.

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE  
4500 AMON CARTER BLVD  
FORT WORTH, TEXAS 76155  
Telephone No. (800) 281-8219

By: Sandra L. Hickey 9-20-11  
Title: AVP

**ACKNOWLEDGMENT**

STATE OF Texas )  
COUNTY OF Tarrant ) ss

PERSONALLY appeared before me, the undersigned authority, in and for the said county and state, on this 20 day of Sept, 2011, within my jurisdiction, the within named Sandra L. Hickey who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed in the above and foregoing instrument and acknowledged that he/she/they executed the same in his/her/their representative capacity(ies), and that by his/her/their signature(s) on the instrument, and as the act and deed of the person(s) or entity (ies) upon behalf of which he/she/they acted, executed the above and foregoing instrument, after first having been duly authorized so to do. **AVP**

  
Notary Public

My Commission Expires:



# DESOTO TIMES-TRIBUNE

## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

**Diane Smith** personally appeared before me the undersigned in and for said County State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached has been made in said paper 3 consecutive times, as follows, to-wit:

Volume No. 116 on the 11 day of Aug., 2011

Volume No. 116 on the 18 day of Aug., 2011

Volume No. 116 on the 25 day of Aug., 2011

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2011

*Diane Smith*

Sworn to and subscribed before me, this 25 day of Aug., 2011

BY *Judy H. Douglas*

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES: JANUARY 16, 2013  
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 453 words @ .12 \$ 54.36

B. 2 subsequent insertions of 906 words @ .10 \$ 90.60

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 147.96

p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, DeSoto County, Mississippi, the following-described property:

LOT 21, SECTION A, HUNTER'S CREEK SUBDIVISION, SITUATED IN SECTION 20, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 68, PAGE 8, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

RECONTRUST COMPANY, N.A. will convey only such title as vested in it as Substitute Trustee.

WITNESS my signature on this 15<sup>th</sup> day of July, 2011

RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr., TX2-984-0407

Richardson, TX 75082

Telephone No. (800) 281-8219

By: /s/ Paul Butler

Title: Assistant Vice President  
RECONTRUST COMPANY, N.A., SUBSTITUTE TRUSTEE

2380 Performance Dr., TX2-984-0407

Richardson, TX 75082

TS No.: 11-0054325

P A R C E L N o . 10642008000021.00

DHW 63108G-1KS

PUBLISH ON THESE DATES:

FIRST PUBLICATION:

August 11, 2011

SECOND PUBLICATION:

August 18, 2011

THIRD PUBLICATION:

August 25, 2011



### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on May 23, 2006, ROBERTO CRUZ AND STARLA CRUZ, HUSBAND AND WIFE executed a Deed of Trust to LENDER'S TITLE & ESCROW, LLC as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR DECISION ONE MORTGAGE COMPANY, LLC, which Deed of Trust was filed on June 6, 2006 and recorded in Book 2487 at Page 647 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, said Deed of Trust was re-filed on July 3, 2006 and re-recorded in Book 2508 at Page 545 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY, N.A. as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 3322 at Page 258 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, BANK OF AMERICA, N.A. AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE RECONTRUST COMPANY, N.A., Substitute Trustee, will on September 01, 2011, offer for sale at public outcry to the highest bidder for cash, within legal hours (between the

2445 Hwy. 51 South, Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229